

Information to identify the case:			
Debtor 1	Richard Lee Testut		
	First Name	Middle Name	Last Name
Debtor 2	Annette Jean Crowe		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-70579-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard Lee Testut

Annette Jean Crowe

4/6/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Richard Lee Testut
Annette Jean Crowe
Debtors

Case No. 15-70579-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: mgut

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Date Rcvd: Apr 06, 2021

Form ID: 3180W

Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Richard Lee Testut, Annette Jean Crowe, 1059 Gemmell Road, Homer City, PA 15748-7811
cr	+ BANK OF AMERICA, N.A., Kristen D. Little, Esquire, SHAPIRO & DENARDO, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
cr	+ BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
14093658	ACS, P.O. Box 371834, Pittsburgh, PA 15250-7834
14093659	+ Amanda L. Crowe, 684 North Ridge Road, Shelocta, PA 15774-7320
14354916	+ Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
14093661	+ Bouma Chiropractic Clinic, P.C., 102 Christy Park Drive, Indiana, PA 15701-1584
15302706	+ Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
14093664	+ First National Bank, P.O. Box 6122, Hermitage, PA 16148-0922
14110064	+ First National Bank of Pa., 4140 East State St, Hermitage, PA 16148-3401
14093668	Indiana Regional Imaging, PC, 7 Acee Drive, Natrona Heights, PA 15065-9700
14093670	Indiana Regional Medical Center, 835 Hospital Road, P.O. Box 788, Indiana, PA 15701-0788
14093672	Indiana Regional Medical Center, c/o Penn Credit Corporation, P.O. Box 988, Harrisburg, PA 17108-0988
14093677	+ Latrobe Area Hospital, c/o DCI, P.O. Box 200, Greensburg, PA 15601-0200
14093678	Latrobe Area Hospital, c/o CBCS, P.O. Box 2724, Columbus, OH 43216-2724
14093679	Latrobe Hospital, Cashier, 134 Industrial Park Road, Suite 2400, Greensburg, PA 15601-7848
14093680	+ Meaningful Beauty, P.O. Box 360252, Des Moines, IA 50336-0252
14109358	+ NELNET NHELP-III/TRUST on behalf of MHEAC, d/b/a ASA, Keith Coburn, MHEAC d/b/a ASA, 100 Cambridge Street, Suite 1600 Boston, MA 02114-2518
15329528	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14093681	#+ North Shore Agency, Inc., P.O. Box 9221, Old Bethpage, NY 11804-9021
14093685	+ Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 07 2021 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 07 2021 04:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: LCIBAYLN	Apr 07 2021 03:23:00	BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873

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cr	+ EDI: PRA.COM	Apr 07 2021 03:23:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	EDI: RECOVERYCORP.COM	Apr 07 2021 03:28:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14093657	+ EDI: AAEO.COM	Apr 07 2021 03:28:00	Aaron's Sales and Lease Ownership, 2020 Shelly Drive, Indiana, PA 15701-2388
14093660	EDI: BANKAMER.COM	Apr 07 2021 03:23:00	Bank of America Home Loans, P.O. Box 5170, Simi Valley, CA 93062-5170
14167629	EDI: BANKAMER.COM	Apr 07 2021 03:23:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
14354916	+ EDI: LCIBAYLN	Apr 07 2021 03:23:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
14157621	+ Email/Text: bankruptcy@consumerportfolio.com	Apr 07 2021 04:46:00	CONSUMER PORTFOLIO SERVICES , INC., PO BOX 57071, IRVINE, CA 92619-7071
15302706	+ EDI: LCIBAYLN	Apr 07 2021 03:23:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
14093662	EDI: DIRECTV.COM	Apr 07 2021 03:28:00	DirecTV, P.O. Box 78626, Phoenix, AZ 85062-8626
14344275	EDI: ECMC.COM	Apr 07 2021 03:23:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
14093663	+ EDI: MID8.COM	Apr 07 2021 03:23:00	First Bank of Delaware, c/o Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14093666	EDI: AMINFOFP.COM	Apr 07 2021 03:23:00	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
14093665	EDI: AMINFOFP.COM	Apr 07 2021 03:23:00	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
14093667	Email/Text: GOLF_STBankruptcy@gatewayonlending.com	Apr 07 2021 04:44:00	Gateway One Lending & Finance, LLC, 175 N. Riverview Drive, Anaheim, CA 92808
14093669	Email/Text: bdsupport@creditmanagementcompany.com	Apr 07 2021 04:46:00	Indiana Regional Medical Center, c/o Credit Management Company, P.O. Box 16346, Pittsburgh, PA 15242-0346
14093673	EDI: IRS.COM	Apr 07 2021 03:23:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14093674	EDI: JEFFERSONCAP.COM	Apr 07 2021 03:28:00	Jefferson Capital Systems, LLC, P.O. Box 953185, Saint Louis, MO 63195-3185
14093676	+ EDI: WFNNB.COM	Apr 07 2021 03:23:00	Kay Jewelers, P.O. Box 3680, Akron, OH 44309-3680
14093675	Email/Text: BKRMailOPS@weltman.com	Apr 07 2021 04:45:00	Kay Jewelers, P.O. Box 740425, Cincinnati, OH 45274-0425
14093682	EDI: AGFINANCE.COM	Apr 07 2021 03:23:00	OneMain Financial, Bankruptcy Department, P.O. Box 6042, Sioux Falls, SD 57117-6042
14153058	+ EDI: AGFINANCE.COM	Apr 07 2021 03:23:00	OneMain Financial Group, LLC ASF Wells Fargo Bank,, 6801 Colwell Blvd, Mail Stop:NTSB:1310, Irving, TX 75039-3198
14381532	Email/Text: peritus@ebn.phinsolutions.com	Apr 07 2021 04:46:00	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
14093684	EDI: PRA.COM	Apr 07 2021 03:23:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd., Norfolk, VA 23502
14093683	EDI: PRA.COM	Apr 07 2021 03:23:00	Portfolio Recovery Associates, LLC, P.O. Box

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14693852	EDI: PRA.COM		12914, Norfolk, VA 23541
		Apr 07 2021 03:23:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14101498	EDI: PENNDEPTREV		
		Apr 07 2021 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14101498	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Apr 07 2021 04:45:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14096970	EDI: Q3G.COM		
		Apr 07 2021 03:23:00	Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788, Kirkland, WA 98083-0788
14098698	EDI: RECOVERYCORP.COM		
		Apr 07 2021 03:28:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14762996	EDI: ECAST.COM		
		Apr 07 2021 03:23:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
TOTAL: 33			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		Community Loan Servicing, LLC
cr		NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
cr		U.S. Bank Trust National Association,
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*P++	GATEWAY ONE LENDING & FINANCE LLC, 175 N RIVERVIEW DRIVE, ANAHEIM CA 92808-1225, address filed with court, Gateway One Lending & Finance, LLC, 175 N. Riverview Dr., Anaheim, CA 92808
cr	*	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419
cr	*	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262
14093671	*+	Indiana Regional Medical Center, 835 Hospital Road, P.O. Box 788, Indiana, PA 15701-0788
14120759	##+	Porania LLC, P. O. Box 11405, Memphis, TN 38111-0405

TOTAL: 4 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0315-7

User: mgut

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Alexandra Teresa Garcia

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mwclaw.com,
ecfmail@ecf.courtdrive.com

Brian Nicholas

on behalf of Creditor BAYVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com

Brian Nicholas

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmlawgroup.com

Celine P. DerKrikorian

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mwclaw.com

Daniel J. Boger

on behalf of Debtor Richard Lee Testut dnlboger@yahoo.com
dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com

Daniel J. Boger

on behalf of Joint Debtor Annette Jean Crowe dnlboger@yahoo.com
dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com

Jill Manuel-Coughlin

on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirm.com

Jon A. McKechnie

on behalf of Debtor Richard Lee Testut jmckechnie@shepleylaw.com bk@shepleylaw.com

Jon A. McKechnie

on behalf of Joint Debtor Annette Jean Crowe jmckechnie@shepleylaw.com bk@shepleylaw.com

Kristen D. Little

on behalf of Creditor BANK OF AMERICA N.A. pabk@logs.com, klittle@logs.com;logsecf@logs.com

Lauren Moyer

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@ecf.courtdrive.com

Office of the United States Trustee

ustregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 13